



NEWS RELEASE

United States Department Of Agriculture Rural Development
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Native American Couple “Own Their Future”

--National Homeownership Month Celebrated in Winnebago--

Winnebago, Neb., June 21, 2005—USDA Rural Development National Housing Administrator Russell Davis traveled to the home of David and Robin Redhorn in rural Winnebago, Neb. today to present them with a plaque celebrating their role as homeowners in commemoration of National Homeownership Month. Partnering of resources was instrumental in providing this Native American family with the opportunity to own their future.

“What a pleasure it is to be here today to visit with the Redhorn family and to see first hand the dream made possible through the teamwork of Rural Development and its housing partners,” stated Administrator Davis. “Homeownership is vital to the future of our rural communities; not only is it a great financial investment for the homeowner, it is also an investment into the community and supports the infrastructure needed for rural communities to prosper.”

The Redhorns, prior to becoming homeowners, occupied rental housing that was substandard in living conditions and overcrowded, prompting them to buy a house for their family of five. After completing the Winnebago Homeownership class and resolving outstanding medical bills incurred when Robin had cancer in 2003, they proceeded with securing home loan financing and searching for a home.

Partnering of resources made homeownership a reality for the Redhorns. Security National Bank of Allen provided a loan of \$92,000, with USDA Rural Development guaranteeing the funds. The Winnebago Housing & Development Commission provided a \$5,000 grant for the down payment as well as closing costs and the Ho Chunk Community Development Corporation (HCCDC) contributed a down payment assistance grant of \$15,000.

“It has been a great pleasure to assist the Redhorns and to work with Rural Development’s housing partners to make affordable homeownership possible for David and Robin and their family. Through partnering, the Redhorns were given the opportunity to own a place to call “home,” stated Diane Bryant, single family housing specialist for USDA Rural Development.

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David and Robin and children, Henrietta, Roy and Shannon, today are enjoying their three-bedroom, two-bathroom 1,196 sq ft. Dynamic modular house with large yard located in the new fee simple sub-division north of Winnebago. Dynamic homes are built by HCI Industries, a company owned by Ho-Chunk, Inc.

“We strongly recommend other Native American Indians think of what their futures would be like to own their own homes and be happy,” stated David Redhorn.

Requirements of the Ho Chunk Community Development Corporation (HCCDC) down payment assistance program include the completion of a 40-hour Winnebago Homebuyer Education class and that funds are for new construction only with specifications meeting or exceeding Uniform Building Code (UBC) standards. Additionally, the home must be constructed within the boundaries of the Winnebago Reservation and at least one of the immediate household members must be an enrolled member of the Winnebago Tribe of Nebraska. Immediate family members are spouse, child, parent or grandparent.

The Redhorns completed the Winnebago Homebuyer Education classes offered by the Winnebago Housing & Development Commission and instructed by Donna Vandall. The Commission offers a \$5,000 grant which may be used for down payment as well as closing costs. To qualify, the home purchaser must be a Winnebago tribal member, complete the Commission's 40-hour homebuyer class and meet the U.S. Department of Housing and Urban Development's low income limit. Little Priest Tribal College, which offers the Winnebago Homebuyer class, has received accreditation for the homebuyer class so that students can receive college credit.

In Fiscal Year 2004, USDA Rural Development through its Single Family Housing Direct and Guaranteed Loan programs assisted over 700 rural Nebraska households in becoming homeowners via more than \$46.5 million. USDA Rural Development delivered a total of nearly \$125 million through its housing, business, community and utility programs.

The USDA Rural Development Guaranteed Rural Homeownership (GRH) loan program guarantees loans originated by local approved lenders to eligible income residents for the purchase and repair or construction of a single family rural dwelling. Qualifications of applicants include the household being unable to acquire a conventional loan, meeting income guidelines, having an acceptable credit history and showing repayment ability.

Contact Diane Bryant for further information at (402) 371-5350, (402) 437-5093 (TDY), 1909 Vicki Lane Suite 103 Norfolk, Neb. 68701. Visit www.rurdev.usda.gov/ne.

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